

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 08-32008-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank Riley III
1712 Mountain Pine Blvd.
Richmond, VA 23235

Tina L. Riley
1729 Rose Mill Circle
Midlothian, VA 23112

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9050

Joint Debtor: xxx-xx-2300

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Frank Riley III and Tina L. Riley are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 26, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Frank Riley
 Tina L. Riley
 Debtors

Case No. 08-32008-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B18W

Page 1 of 3
 Total Noticed: 32

Date Rcvd: Jul 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2013.

db +Frank Riley, III, 1712 Mountain Pine Blvd., Richmond, VA 23235-5458
 jdb +Tina L. Riley, 1729 Rose Mill Circle, Midlothian, VA 23112-4198
 8247837 +Beneficial / Household Finance, Attn: Bankruptcy, 2929 Walden Ave, Depew, NY 14043-2602
 8400765 Chase Bank USA NA, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 8247840 +Chesterfield County - Taxes, Richard A. Cordle, Treasurer, Post Office Box 70,
 Chesterfield, VA 23832-0906
 8247841 +Comcast Cable, 6510 Ironbridge Road, Richmond, VA 23234-5263
 8247842 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 8247843 Credit Control Corp., Post Office Box 120630, Newport News, VA 23612-0630
 8413323 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 8247847 +Suntrust /cc 5, Attention: RVW3034, 1001 Semmes Ave, Richmond, VA 23224-2245
 8247849 +Taxing Authority Consulting, P.O. Box 2156, Richmond, VA 23218-2156
 11434853 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

+E-mail/Text: robertnashesq@comcast.net Jul 27 2013 03:36:41 Robert M. Nash, Jr.,
 P. O. Box 74155, Richmond, VA 23236-0003
 cr EDI: TFSR.COM Jul 27 2013 02:58:00 Toyota Motor Credit Corp.,
 19901 S. Western Avenue, WF-21, PO Box 2958, Torrance, CA 90509
 8431550 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 27 2013 04:27:26
 BESTBANK VISA CARD PROMOTION, c/o NCO Financial Systems, Inc, 1804 Washington Blvd, DEPT500,
 Baltimore, MD 21230-1700
 8247838 EDI: CAPITALONE.COM Jul 27 2013 02:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
 Po Box 5155, Norcross, GA 30091-0000
 8247839 +EDI: CHASE.COM Jul 27 2013 02:58:00 Chase, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 8247844 +EDI: RMSC.COM Jul 27 2013 02:58:00 GEMB / Walmart, Attention: Bankruptcy, Po Box 103106,
 Roswell, GA 30076-9106
 8268111 +EDI: HFC.COM Jul 27 2013 02:58:00 HSBC Mortgage Services, P.O. Box 21188,
 Eagan, MN 55121-0188
 8268112 +EDI: HFC.COM Jul 27 2013 02:58:00 HSBC Mortgage Services, 636 Grand Regency Boulevard,
 Brandon, FL 33510-3942
 8247845 +EDI: HFC.COM Jul 27 2013 02:58:00 Household Mortgage Services, Po Box 9068,
 Brandon, FL 33509-9068
 8247846 EDI: IRS.COM Jul 27 2013 02:58:00 Internal Revenue Service, Insolvency Unit as of 9/05,
 Post Office Box 21126, Philadelphia, PA 19114-0000
 8434586 +EDI: OPHSUBSID.COM Jul 27 2013 02:58:00 PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 8247836 EDI: AGFINANCE.COM Jul 27 2013 02:58:00 American General Finan, 7102 Hull Street Rd Ste,
 Richmond, VA 23235-0000
 8471575 EDI: AGFINANCE.COM Jul 27 2013 02:58:00 American General Finance, P.O. Box 971,
 Evansville, IN 47706
 8274883 +EDI: STFI.COM Jul 27 2013 02:58:00 Suntrust Bank, Attn. Support Services, P.O.Box 85092,
 Richmond, VA 23286-0001
 8333641 +E-mail/Text: bncmail@w-legal.com Jul 27 2013 04:16:12 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 8300366 EDI: TFSR.COM Jul 27 2013 02:58:00 Toyota Motor Credit Corporation, 500 Redbrook Blvd,
 Owings Mills, MD 21117
 8247848 +EDI: WTRRN BANK.COM Jul 27 2013 02:58:00 Target, Po Box 9475, Minneapolis, MN 55440-9475
 11434853 EDI: BL-TOYOTA.COM Jul 27 2013 02:58:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 9065134 EDI: ECAST.COM Jul 27 2013 02:58:00 eCAST Settlement Corporation, POB 35480,
 Newark NJ 07193-5480
 8359764 EDI: ECAST.COM Jul 27 2013 02:58:00 eCAST Settlement Corporation assignee of,
 GE Money Bank/WalMart, POB 35480, Newark NJ 07193-5480
 8359724 EDI: ECAST.COM Jul 27 2013 02:58:00 eCAST Settlement Corporation assignee of,
 Capital One Bank, POB 35480, Newark NJ 07193-5480

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Mortgage Services Inc.
 cr PHARIA L.L.C.
 cr SunTrust Bank
 cr* +HSBC Mortgage Services, P.O. BOX 21188, EAGAN, MN 55121-0188
 cr* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480
 8268746* +HSBC Mortgage Services, P.O. BOX 21188, EAGAN, MN 55121-0188
 8344448* +HSBC Mortgage Services, P.O. BOX 21188, EAGAN, MN 55121-0188
 8333642* +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

District/off: 0422-7

User: luedeckel
Form ID: B18W

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Total Noticed: 32

Date Rcvd: Jul 26, 2013

***** BYPASSED RECIPIENTS (continued) *****

8247850* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 3957 Westerre Pkwy Ste 3,
Richmond, VA 23233-0000)
8361685* eCAST Settlement Corporation assignee of, Capital One Bank, POB 35480, Newark NJ 07193-5480
8271176 ###North and Associates, PC, Pia J. North, 8014 Midlothian Turnpike, Suite 202,
Richmond, VA 23235-5291

TOTALS: 3, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

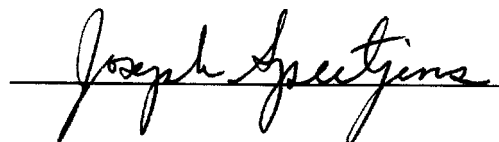
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2013

Signature:



District/off: 0422-7

User: luedeckert
Form ID: B18W

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Date Rcvd: Jul 26, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2013 at the address(es) listed below:

Melissa M. Watson Goode on behalf of Creditor SunTrust Bank pjmecf@glasserlaw.com,
mgoode@glasserlaw.com
Pia J. North on behalf of Joint Debtor Tina L. Riley
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;beth@pianorth.com;mandy@p
ianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;North_ecf@I
amthewolf.com
Pia J. North on behalf of Debtor Frank Riley, III
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;beth@pianorth.com;mandy@p
ianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;North_ecf@I
amthewolf.com
Richard Stanley Ralston on behalf of Creditor PHARIA L.L.C. chapter-13@w-legal.com,
angelan@w-legal.com
Robert E. Hyman station08@ricva.net,
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.
net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ric
va.net;stat
Sara A. John on behalf of Creditor HSBC Mortgage Services sara_john@eppspc.com
Stephen B Wood on behalf of Creditor HSBC Mortgage Services Inc. Stephen.Wood@bgw-llc.com,
BKVAECFUPDATES@bww-law.com

TOTAL: 7